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3 Things to Know about Buying a House in California

by [Kevin Graham](#) | May 1, 2015 | [Home Buying/Selling](#)

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From a very young age, I remember listening to a lot of Beach Boys music with my parents. When I hear "Surfin'

USA," I think of absolute paradise. Given that the group was formed in the Southern California town of Hawthorne, it's not surprising that these images come to mind. It's pretty close to paradise.

Think about it for a second. In what other state could you see "that guy from that soap commercial" and some of the most beautiful nature and beaches in the U.S.?

California would be a pretty great place to live, but before you go rushing to the Pacific, there are some things you should know about buying a house in the Golden State.

Earthquake Preparedness

Citing data from the U.S. Geological Survey, the [California Earthquake Authority](#) said there were 1,172 earthquakes in California of a magnitude 4.0 or greater, between the Northridge earthquake in January 1994 and April 2014.

While earthquakes will cause a certain amount of damage no matter what, there are steps you can take to both mitigate your losses and minimize damage.

Insurance

The CEA is a state run insurance organization that connects California residents with providers of earthquake insurance. You can fill out some basic information on your home and the amount of coverage you need to get a personalized quote. The cost of your premium is based partly on where you live as well.

Getting Your House Ready

In addition to insurance programs, California also has a program which allows certain homeowners to receive money to make their older house more earthquake ready.

Available for houses built before 1979, the [Earthquake Brace and Bolt](#) program pays homeowners up to \$3,000 in order to reinforce the cripple walls in the crawlspace between their foundation and their home with plywood. The house is also anchored to the foundation with bolts so it doesn't slide off. Homeowners can receive a 5% discount on their insurance for getting this done.

Earthquake Brace + Bolt, a joint power authority between the CEA and the Governor's Office of Emergency Services also has a [PDF and video](#) going over common vulnerabilities during earthquakes and how you can protect against them.

Wildfires and Other Climate Side Effects

California has lots of forest land – 33 million acres [to be exact](#). A December 2014 fact sheet from the California Department of Forestry and Fire Protection shows that the department responds to over [5,000 wildfires](#) per year in the over 31 million acres of land within their jurisdiction.

The department keeps a map of active and recent wildfires that I've included below.

It's a serious problem, and if you live near a forest, you're going to want to make sure you're protected. You want to be very sure your insurance carrier [will cover you](#) should your home be lost or damaged in a wildfire.

The wildfire problem may be more acute this year as California is going through quite a dry spell. The problem has gotten so bad recently that Gov. Jerry Brown has instituted [mandatory rationing of water](#). The reductions are anywhere between 8% and 36% depending on the city.

High Real Estate Prices

Another factor to think about is the high real estate prices in California. According to [real estate listing site Zillow](#), the median home value in California is \$440,000. The median sale price in this market is \$405,500, according to data updated through March 2015.

If you live in California, you may have to shell out more than average for your house. Depending upon the state you're coming from, your salary may not keep up with your cost of living. You can use a [calculator like this one](#) to help you make a quick comparison.

Those are three considerations you should make before buying a home in California. Any questions? Let us know in the comments.

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